



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name FIRST NATIONAL OF NEBRASKA, INC.

City/State OMAHA, NE

Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 26,892,235

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST NATIONAL OF NEBRASKA, INC.

1620 DODGE STREET

OMAHA, NE 68102

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	25,498,464	23,476,301	21,588,413	20,333,151	19,350,304
Net income (\$000)	493,387	296,123	292,939	280,106	135,644
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.57	2.60	96	5.11	2.77	96	5.93	3.01	96	6.06	3.08	96	5.81	2.92	96
+ Non-interest income	2.09	1.04	90	1.83	1.21	82	1.82	1.32	77	1.92	1.31	78	2.09	1.35	82
- Overhead expense	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96	4.58	2.71	96	4.56	2.72	96
- Provision for credit losses	0.03	-0.09	79	1.41	0.51	94	1.35	0.15	96	1.61	0.14	95	1.79	0.16	95
+ Securities gains (losses)	0	0.01	23	0.04	0.02	72	0	0.01	44	0	0	27	0	0.01	57
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	2.49	1.66	93	1.63	1.04	86	1.78	1.56	69	1.79	1.57	71	1.56	1.43	61
Net operating income	1.93	1.26	93	1.26	0.81	83	1.36	1.19	69	1.38	1.24	68	0.70	0.89	32
Net income	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68	0.70	0.90	31
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.09	3.06	96	5.91	3.55	96	7.34	4.41	96	7.24	4.24	96	6.78	3.80	96
Interest expense	0.15	0.25	28	0.43	0.52	43	0.93	1.08	40	0.71	0.86	39	0.44	0.60	36
Net interest income (tax equivalent)	4.94	2.80	96	5.48	3.01	96	6.41	3.33	96	6.53	3.38	96	6.34	3.19	96
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1	0.11	97	1.64	0.27	94	2	0.21	95	2.09	0.22	94	1.96	0.24	94
Earnings coverage of net loan and lease losses (X)	3.92	39.72	12	2.66	22.91	13	2.13	24.40	11	2.17	21.75	13	2.28	19.67	10
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.71	1.23	86	2.69	1.58	89	2.32	0.83	95	2.54	0.90	94	2.62	0.98	94
Allowance for loan and lease losses / Total loans and leases	1.70	1.20	86	2.65	1.55	89	2.28	0.81	95	2.52	0.89	94	2.60	0.96	94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.53	0.49	62	0.59	0.71	45	0.70	0.57	65	0.78	0.61	70	0.77	0.72	59
30-89 days past due loans and leases / Total loans and leases	0.42	0.32	71	0.73	0.39	84	0.93	0.43	88	0.77	0.44	85	0.69	0.47	83
Liquidity and Funding															
Net noncore funding dependence	-15.51	-2.33	14	-7.14	3.20	20	13.05	14.45	49	13.63	16.62	44	11.81	17.03	37
Net short-term noncore funding dependence	-15.75	-7.71	24	-7.49	-4.76	32	11	3.38	74	9.64	4.66	63	6.97	4.83	54
Net loans and leases / Total assets	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68	71.94	62.73	70
Capitalization															
Tier 1 leverage ratio	11.49	8.98	91	11.03	9.13	90	11.05	9.76	80	10.85	9.71	83	10.47	9.53	80
Holding company equity capital / Total assets	10.90	10.71	56	10.87	11.16	45	10.62	12.43	29	10	12.22	17	9.61	11.94	14
Total equity capital (including minority interest) / Total assets	10.96	10.82	54	10.88	11.29	43	10.62	12.57	26	10	12.27	17	9.61	12.01	13
Common equity tier 1 capital / Total risk-weighted assets	13.68	12.42	73	13	12.38	66	11.54	12.17	43	11.15	12.12	40	10.45	12.19	26
Net loans and leases / Equity capital (X)	5.62	5.53	53	6	5.58	60	6.73	5.21	79	7.18	5.29	84	7.49	5.27	89
Cash dividends / Net income	20.16	28.27	32	19.02	42.30	19	19.57	33.12	28	19.70	27.31	29	21.32	31.29	28
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	8.36	10.50	48	9.70	16.68	29	4.51	9.26	39	5.93	7	60	7.29	8.28	62
Equity capital	8.66	7.46	69	12.33	6.99	78	10.95	10.49	67	10.30	7.89	74	-3.21	10.18	7
Net loans and leases	1.82	3.36	49	0.14	9.07	18	3.92	9.10	30	5.76	7.89	45	7.43	9.38	54
Noncore funding	-78.22	-14.79	0	-63.48	-12.18	3	-1.70	6.59	39	10.11	10.67	56	45.64	5.59	86
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	5.07	10.95	36	5.50	13.56	38	6.17	13.04	49	6.84	13.37	51	0	12.69	16
Equity investment in subsidiaries / Equity capital	97.41	103.22	15	98.56	102.81	24	100.60	103.22	40	101.19	103.10	44	101.93	102.10	47
Cash from ops + noncash items + op expense / Op expense + dividends	205.89	154.48	71	185.06	147.24	74	211.12	190.27	66	182.20	174.91	59	198.18	148.20	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,106,790	1,191,131	1,358,017	1,278,454	1,130,385	-7.08	9.29
Income from lease financing receivables.....	9	13	11	10	14	-30.77	-71.88
Fully taxable income on loans and leases.....	1,104,267	1,187,509	1,354,027	1,274,471	1,127,506	-7.01	9.45
Tax-exempt income on loans and leases.....	2,532	3,635	4,001	3,993	2,893	-30.34	-33.75
Estimated tax benefit on income on loans and leases.....	720	1,031	1,153	1,152	3,396	-30.21	-66.52
Income on loans and leases (tax equivalent).....	1,107,519	1,192,175	1,359,181	1,279,616	1,133,795	-7.10	9.12
Investment interest income (tax equivalent).....	89,145	97,023	97,192	78,404	62,655	-8.12	57.44
Interest on balances due from depository institutions.....	3,723	2,822	7,905	6,474	4,236	31.93	53.78
Interest income on other earning assets.....	939	1,266	1,713	1,914	1,385	-25.83	-4.96
Total interest income (tax equivalent).....	1,201,326	1,293,286	1,465,991	1,366,408	1,202,071	-7.11	11.76
Interest on time deposits of \$250K or more	1,783	5,073	12,387	8,718	5,416	-64.85	
Interest on time deposits < \$250K.....	7,725	22,251	34,684	25,231	20,664	-65.28	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	14,493	41,960	95,966	61,966	32,085	-65.46	-46.70
Interest on other borrowings and trading liabilities.....	5,305	13,853	32,860	28,930	16,219	-61.71	-60.70
Interest on subordinated debt and mandatory convertible securities	6,785	10,059	10,072	8,670	3,300	-32.55	105.61
Total interest expense.....	36,091	93,196	185,969	133,515	77,684	-61.27	-43.89
Net interest income (tax equivalent).....	1,165,235	1,200,090	1,280,022	1,232,893	1,124,387	-2.90	15.30
Non-interest income.....	532,982	430,773	392,821	389,477	404,759	23.73	6.24
Adjusted operating income (tax equivalent)	1,698,217	1,630,863	1,672,843	1,622,370	1,529,146	4.13	12.29
Overhead expense.....	1,058,355	927,263	998,169	931,539	883,018	14.14	18.39
Provision for credit losses.....	6,903	331,472	291,160	326,765	345,462		-97.46
Securities gains (losses)	0	10,004	21	-692	929	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	633,839	382,000	384,409	363,053	301,595	65.93	82.44
Applicable income taxes	140,274	84,180	89,541	80,841	159,524	66.64	11.31
Tax equivalent adjustments	1,341	1,655	1,888	2,057	6,410	-18.97	-64.86
Applicable income taxes (tax equivalent).....	141,615	85,835	91,429	82,898	165,934	64.99	9.07
Minority interest	-1,163	42	41	49	17		
Net income before discontinued operations, net of minority interest	493,387	296,123	292,939	280,106	135,644	66.62	126.80
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	493,387	296,123	292,939	280,106	135,644	66.62	126.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	492,224	296,165	292,980	280,155	135,661	66.20	126.23
Investment securities income (tax equivalent).....	89,145	97,023	97,192	78,404	62,655	-8.12	57.44
US Treasury and agency securities (excluding mortgage-backed securities)	6,936	6,670	10,055	10,054	10,804	3.99	-37.73
Mortgage-backed securities	75,566	85,068	82,609	62,821	44,411	-11.17	96.57
All other securities	6,643	5,285	4,528	5,529	7,440	25.71	-5.62
Cash dividends declared.....	99,484	56,329	57,319	55,169	28,916	76.61	124.51
Common	99,484	56,329	57,319	55,169	28,916	76.61	124.51
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.71	2.85	96	5.51	3.27	96	6.79	4	96	6.72	3.87	96	6.21	3.47	96
Less: Interest expense	0.14	0.23	28	0.40	0.48	44	0.86	0.98	40	0.66	0.79	40	0.40	0.55	36
Equals: Net interest income (tax equivalent)	4.57	2.60	96	5.11	2.77	96	5.93	3.01	96	6.06	3.08	96	5.81	2.92	96
Plus: Non-interest income	2.09	1.04	90	1.83	1.21	82	1.82	1.32	77	1.92	1.31	78	2.09	1.35	82
Equals: adjusted operating income (tax equivalent)	6.66	3.70	94	6.95	4.04	96	7.75	4.41	95	7.98	4.46	95	7.90	4.33	95
Less: Overhead expense	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96	4.58	2.71	96	4.56	2.72	96
Less: Provision for credit losses	0.03	-0.09	79	1.41	0.51	94	1.35	0.15	96	1.61	0.14	95	1.79	0.16	95
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0.04	0.02	72	0	0.01	45	0	0	26	0	0.01	59
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	2.49	1.66	93	1.63	1.04	86	1.78	1.56	69	1.79	1.57	71	1.56	1.43	61
Less: Applicable income taxes (tax equivalent)	0.56	0.38	86	0.37	0.23	87	0.42	0.36	71	0.41	0.33	70	0.86	0.55	86
Less: Minority interest	0	0	0	0	0	82	0	0	75	0	0	75	0	0	67
Equals: Net operating income	1.93	1.26	93	1.26	0.81	83	1.36	1.19	69	1.38	1.24	68	0.70	0.89	32
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68	0.70	0.90	31
Memo: Net income (last four quarters)	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68	0.70	0.91	30
Net income—BHC and noncontrolling (minority) interest	1.93	1.27	93	1.26	0.83	82	1.36	1.20	69	1.38	1.25	67	0.70	0.91	31
Margin Analysis															
Average earning assets / Average assets	92.49	93.08	40	93.24	92.32	62	92.47	91.05	65	92.86	91.48	64	91.62	91.61	47
Average interest-bearing funds / Average assets	57.76	61.99	35	61.50	64.06	40	64.47	65.57	44	63.87	65.56	40	62.30	65.75	38
Interest income (tax equivalent) / Average earning assets	5.09	3.06	96	5.91	3.55	96	7.34	4.41	96	7.24	4.24	96	6.78	3.80	96
Interest expense / Average earning assets	0.15	0.25	28	0.43	0.52	43	0.93	1.08	40	0.71	0.86	39	0.44	0.60	36
Net interest income (tax equivalent) / Average earning assets	4.94	2.80	96	5.48	3.01	96	6.41	3.33	96	6.53	3.38	96	6.34	3.19	96
Yield or Cost															
Total loans and leases (tax equivalent)	6.79	4.01	96	7.30	4.27	95	8.57	5.09	95	8.43	4.95	94	7.93	4.52	94
Interest-bearing bank balances	0.13	0.14	38	0.22	0.27	41	2.42	2.04	74	2.01	1.64	80	1.05	1.05	50
Federal funds sold and reverse repos	0.32	0.25	71	0.52	0.68	51	2.34	2.44	59	2.13	2.17	55	1.21	1.41	48
Trading assets	0	0.45	26		0.60			0.99			1.11			1.11	
Total earning assets	5.09	3.04	96	5.90	3.51	96	7.33	4.36	96	7.23	4.20	96	6.74	3.73	96
Investment securities (tax equivalent)	2.02	1.77	68	2.42	2.25	67	2.65	2.76	43	2.39	2.68	26	2.10	2.47	26
US Treasury and agency securities (excluding mortgage-backed securities)	1.34	1.14	65	1.61	1.75	45	1.92	2.32	23	1.80	2.05	33	1.62	1.62	50
Mortgage-backed securities	2.06	1.57	86	2.48	2.05	89	2.67	2.61	60	2.36	2.50	36	2.05	2.23	34
All other securities	2.15	2.81	31	2.33	3.24	17	4.85	4.06	80	5.46	4.20	83	4.62	3.66	75
Interest-bearing deposits	0.16	0.21	39	0.38	0.53	35	0.88	1.10	31	0.62	0.81	36	0.39	0.49	40
Time deposits of \$250K or more	1.09	0.66	87	1.75	1.42	82	2.14	1.96	60	1.62	1.44	65			
Time deposits < \$250K	0.78	0.62	70	1.39	1.36	53	1.78	1.82	44	1.36	1.29	54			
Other domestic deposits	0.11	0.15	41	0.37	0.36	57	0.96	0.93	55	0.66	0.67	57			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.09	0.17	40	0.37	0.62	36	1.64	1.86	43	1.25	1.51	41	0.67	0.94	39
Other borrowed funds and trading liabilities	0.77	1.27	33	1.35	1.50	45	2.80	2.38	73	2.55	2.28	67	1.81	1.77	53
All interest-bearing funds	0.25	0.37	29	0.65	0.74	44	1.34	1.49	39	1.03	1.19	36	0.64	0.82	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Non-interest Income and Expenses															
Total non-interest income	532,982	430,773	392,821	389,477	404,759										
Fiduciary activities income	44,463	43,716	43,014	44,670	42,564										
Service charges on deposit accounts - domestic	38,540	33,942	33,575	33,451	33,308										
Trading revenue.....	68,146	0	0	0	0										
Investment banking fees and commissions.....	25,423	23,199	22,749	21,044	18,427										
Insurance activities revenue.....	27	20	27	58	566										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees	21,138	-20,023	-10,587	7,124	7,661										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	1,993	-1,538	-2,573	-4,920	-4,630										
Other non-interest income.....	333,252	351,457	306,616	288,050	306,863										
Total overhead expenses	1,058,355	927,263	998,169	931,539	883,018										
Personnel expense.....	514,821	482,643	531,886	463,122	434,437										
Net occupancy expense.....	96,447	88,232	86,107	84,223	81,360										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	1,497	3,199	4,297	5,636	7,272										
Other operating expenses.....	445,590	353,189	375,879	378,558	359,949										
Fee income on mutual funds and annuities.....	1,975	1,893	2,150	2,411	2,210										
Memoranda															
Assets under management in proprietary mutual funds and annuities	1,497,016	1,633,764	1,559,203	1,222,853	1,336,462										
Number of equivalent employees	4,320	4,321	4,717	4,836	4,759										
Average personnel expense per employee.....	119.17	111.70	112.76	95.77	91.29										
Average assets per employee.....	5,902.42	5,433.07	4,576.73	4,204.54	4,066.04										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.37	2.17	33	0.44	2.02	31	0.55	2.72	28	0.62	3.08	26	0.55	2.85	25
Overhead expenses / Net Interest Income + non-interest income	62.37	59.28	60	56.91	62.28	32	59.74	61.29	47	57.49	60.88	30	57.99	63.61	24
Percent of Average Assets															
Total overhead expense	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96	4.58	2.71	96	4.56	2.72	96
Personnel expense.....	2.02	1.21	94	2.06	1.30	93	2.46	1.41	96	2.28	1.44	95	2.25	1.42	93
Net occupancy expense.....	0.38	0.23	93	0.38	0.26	89	0.40	0.28	89	0.41	0.28	90	0.42	0.29	90
Other operating expenses.....	1.75	0.72	95	1.52	0.94	85	1.76	0.97	87	1.89	0.97	90	1.90	1	89
Overhead less non-interest income	2.06	1.10	96	2.11	1.25	89	2.80	1.32	98	2.67	1.38	98	2.47	1.34	95
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.32	58.83	62	56.86	61.82	33	59.67	60.64	52	57.42	60.37	33	57.75	62.73	26
Personnel expense.....	30.32	32.93	31	29.59	32.36	28	31.80	32.39	45	28.55	32.51	25	28.41	32.93	24
Net occupancy expense.....	5.68	6.23	39	5.41	6.58	29	5.15	6.52	22	5.19	6.48	25	5.32	6.70	24
Other operating expenses.....	26.33	19.18	90	21.85	22.28	67	22.73	21.20	72	23.68	20.90	73	24.01	22.41	66
Total non-interest income	31.38	27.67	62	26.41	28.83	49	23.48	29.23	46	24.01	28.50	45	26.47	31.08	44
Fiduciary activities income	2.62	2.20	63	2.68	2.09	65	2.57	1.97	66	2.75	2.14	67	2.78	2.38	62
Service charges on domestic deposit accounts	2.27	3.27	34	2.08	3.27	29	2.01	3.88	28	2.06	4.15	27	2.18	4.28	29
Trading revenue.....	4.01	0.62	90	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions.....	1.50	2.58	52	1.42	2.46	49	1.36	3.54	47	1.30	3.42	42	1.21	3.62	40
Insurance activities revenue.....	0	0.36	27	0	0.41	26	0	0.47	24	0	0.47	24	0.04	0.55	34
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	1.24	0.60	80	-1.23	0.01	10	-0.63	0.28	5	0.44	0.65	55	0.50	0.60	58
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.12	3.30	11	-0.09	3.92	6	-0.15	1.86	7	-0.30	1.61	6	-0.30	1.67	8
Other non-interest income.....	19.62	9.27	89	21.55	9.65	89	18.33	10.04	87	17.75	9.86	87	20.07	10.77	86
Overhead less non-interest income	30.94	30.52	43	30.44	31.93	44	36.19	31.06	54	33.41	31.46	49	31.28	31.19	45
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.13	21.18	61	22.04	18.63	69	23.29	20.56	73	22.27	19.04	77	52.89	32.99	86
Applicable income tax + TE / Pretax net operating income + TE	22.34	22.67	43	22.47	21.18	52	23.78	23.23	61	22.83	21.56	58	55.02	37.95	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	5,960,998	6,057,329	5,585,658	5,290,020	4,894,798	-1.59	35.27	
Commercial and industrial loans	1,943,826	2,362,487	1,893,662	1,932,906	1,736,994	-17.72	6.35	
Loans to individuals	7,005,787	6,411,739	7,183,382	6,910,839	6,765,935	9.27	12.63	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0	
Agricultural loans	1,537,405	1,446,866	1,486,524	1,412,071	1,265,225	6.26	34.54	
Other loans and leases	311,100	342,251	385,136	404,583	430,196	-9.10	-24.78	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	16,759,116	16,620,672	16,534,362	15,950,419	15,093,148	0.83	19.61	
Less: Allowance for loan and lease losses	284,129	440,342	376,824	402,621	392,692	-35.48	-13.28	
Net loans and leases	16,474,987	16,180,330	16,157,538	15,547,798	14,700,456	1.82	20.40	
Debt securities that reprice or mature in over 1 year	4,436,216	3,928,117	3,827,514	3,254,383	2,884,690	12.93	53.67	
Mutual funds and equity securities	28,571	23,915	24,752	22,232	43,832	19.47	-14.04	
Subtotal	20,939,774	20,132,362	20,009,804	18,824,413	17,628,978	4.01	26.12	
Interest-bearing bank balances	3,179,652	2,072,528	227,759	204,332	521,237	53.42	2112.72	
Federal funds sold and reverse repos	150	4,215	6,700	4,775	8,500	-96.44	-98.15	
Debt securities that reprice or mature within 1 year	302,304	431,836	86,101	207,315	96,823	-30.00	127.72	
Trading assets	3,783	0	0	0	0	0	0	
Total earning assets	24,425,663	22,640,941	20,330,364	19,240,835	18,255,538	7.88	44.63	
Non-interest-bearing cash and due from depository institutions	718,835	840,492	846,706	1,074,036	848,258	-14.47	-8.77	
Premises, fixed assets, and leases	504,083	511,141	534,934	501,817	514,624	-1.38	-6.02	
Other real estate owned	98	569	3,593	10,767	7,209	-82.78	-99.05	
Investment in unconsolidated subsidiaries	4,641	4,641	4,641	4,641	4,641	0.00	0.00	
Intangible and other assets	1,238,915	819,639	903,470	815,415	804,484	51.15	50.46	
Total assets	26,892,235	24,817,423	22,623,708	21,647,511	20,434,754	8.36	41.19	
Quarterly average assets	26,069,829	24,368,860	22,110,511	20,931,860	19,659,590	6.98	39.67	
Average loans and leases (YTD)	16,314,984	16,324,260	15,867,751	15,187,681	14,294,080	-0.06	20.55	
Memoranda								
Loans held-for-sale	94,976	276,734	294,187	68,865	86,680	-65.68	-13.23	
Loans not held-for-sale	16,664,140	16,343,938	16,240,175	15,881,554	15,006,468	1.96	19.87	
Real estate loans secured by 1–4 family	1,286,908	1,621,996	1,473,163	1,339,724	1,260,381	-20.66	7.32	
Commercial real estate loans	4,301,533	4,011,646	3,723,904	3,555,235	3,249,868	7.23	51.82	
Construction and land development	1,321,458	1,121,002	982,817	1,041,608	838,860	17.88	86.90	
Multifamily	393,463	382,032	373,221	340,078	247,103	2.99	88.75	
Nonfarm nonresidential	2,586,612	2,508,612	2,367,866	2,173,549	2,163,905	3.11	34.87	
Real estate loans secured by farmland	372,557	423,687	388,591	395,061	384,549	-12.07	-0.50	
Total investment securities	4,767,091	4,383,868	3,938,367	3,483,930	3,025,345	8.74	56.15	
U.S. Treasury securities	468,405	378,349	389,170	359,183	300,587	23.80	69.71	
US agency securities (excluding mortgage-backed securities)	47,019	77,296	87,078	174,809	275,399	-39.17	-90.10	
Municipal securities	115,176	92,974	68,168	78,300	83,235	23.88	48.63	
Mortgage-backed securities	3,910,304	3,601,633	3,351,319	2,828,713	2,299,516	8.57	88.36	
Asset-backed securities	180,126	197,211	5,392	6,428	7,633	-8.66	79.43	
Other debt securities	17,490	12,490	12,488	14,265	15,143	40.03	16.82	
Mutual funds and equity securities	28,571	23,915	24,752	22,232	43,832	19.47	-14.04	
Available-for-sale securities	4,591,091	4,196,310	3,723,395	3,252,445	2,785,774	9.41	63.68	
U.S. Treasury securities	468,405	378,349	389,170	359,183	300,587	23.80	69.71	
US agency securities (excluding mortgage-backed securities)	34,162	58,294	62,071	134,828	222,807	-41.40	-91.66	
Municipal securities	69,309	53,465	46,256	53,861	53,945	29.63	47.36	
Mortgage-backed securities	3,821,599	3,496,501	3,208,018	2,683,880	2,141,827	9.30	98.68	
Asset-backed securities	180,126	197,211	5,392	6,428	7,633	-8.66	79.43	
Other debt securities	17,490	12,490	12,488	14,265	15,143	40.03	16.82	
Mutual funds and equity securities	0	0	0	0	43,832	-100.00		
Held-to-maturity securities appreciation (depreciation)	2,029	5,516	1,388	-5,458	-2,710	-63.22		
Available-for-sale securities appreciation (depreciation)	39,775	159,039	58,591	-38,156	-30,238	-74.99		
Structured notes, fair value	0	0	0	0	0	0	0	
Pledged securities	3,450,377	3,330,166	2,969,344	2,743,537	2,223,039	3.61	59.11	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	8,388,855	1,365,413	1,267,955	1,189,011	1,301,701	514.38	651.27
NOW, ATS and transaction accounts	3,726,475	760,586	648,221	563,597	430,680	389.95	1092.33
Time deposits less brokered deposits < \$250K	837,907	775,397	893,488	844,180	733,607	8.06	
MMDA and other savings accounts	9,788,895	17,252,663	13,542,719	13,091,225	12,623,164	-43.26	-20.74
Other non-interest-bearing deposits	0	0	0				
Core deposits	22,742,132	20,154,059	16,352,383	15,688,013	15,089,152	12.84	56.99
Time deposits of \$250K or more	147,006	191,186	437,381	576,223	466,626	-23.11	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	57,129	157,588	191,787	21,622	234,908	-63.75	-61.40
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	299,526	849,572	599,738	250,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	4,688	5,528	303,484	597,758	597,739	-15.20	1320.61
Brokered deposits < \$250K	24,492	417,217	1,150,261	1,187,873	1,160,074	-94.13	
Noncore funding	233,315	1,071,045	2,932,485	2,983,214	2,709,347	-78.22	-87.46
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	298,425	298,189	347,955	347,720	199,619	0.08	49.52
Other liabilities	672,162	595,233	588,199	462,995	473,217	12.92	42.63
Total liabilities	23,946,034	22,118,526	20,221,022	19,481,942	18,471,335	8.26	40.71
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,575	1,575	1,575	1,575	1,575	0.00	0.00
Common surplus	11,177	8,987	7,474	6,172	5,353	24.37	167.52
Retained earnings	3,412,160	3,018,257	2,778,464	2,542,844	2,299,072	13.05	55.64
Accumulated other comprehensive income	-60,382	13,249	-42,817	-111,530	-103,446		
Other equity capital components	-432,389	-343,529	-342,335	-273,787	-239,397		
Total holding company equity capital	2,932,141	2,698,539	2,402,361	2,165,274	1,963,157	8.66	44.56
Noncontrolling (minority) interest in subsidiaries	14,060	358	325	295	262	3827.37	5328.57
Total equity capital, including minority interest	2,946,201	2,698,897	2,402,686	2,165,569	1,963,419	9.16	45.24
Total liabilities and capital	26,892,235	24,817,423	22,623,708	21,647,511	20,434,754	8.36	41.19
Memoranda							
Non-interest-bearing deposits	8,388,855	7,163,439	5,194,273	5,349,034	5,333,437	17.11	62.86
Interest-bearing deposits	14,524,775	13,599,023	12,745,752	12,103,075	11,382,415	6.81	35.14
Total deposits	22,913,630	20,762,462	17,940,025	17,452,109	16,715,852	10.36	44.12
Long-term debt that reprices within 1 year	0	299,578	299,072	647,625	647,506	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,698,539	2,402,361	2,165,274	1,963,157	2,028,286		
Accounting restatements	0	0	0	0	0		
Net income	493,387	296,123	292,939	280,106	135,644		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	3,289	2,269	2,104	1,478	2,157		
Less: Purchase of treasury stock	89,958	1,951	69,349	35,050	155,083		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	99,484	56,329	57,319	55,169	28,916		
Change in other comprehensive income	-73,632	56,066	68,712	10,752	-18,931		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,932,141	2,698,539	2,402,361	2,165,274	1,963,157		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	22.17	36.25	23	24.41	36.22	26	24.69	37.78	26	24.44	37.19	26	23.95	35.54	25
Commercial and industrial loans	7.23	10.76	31	9.52	13.52	26	8.37	12.02	32	8.93	12.85	33	8.50	12.62	32
Loans to individuals	26.05	3.36	94	25.84	3.40	95	31.75	4.20	96	31.92	4.31	95	33.11	4.47	95
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	5.72	0.18	97	5.83	0.19	97	6.57	0.24	96	6.52	0.30	96	6.19	0.21	96
Other loans and leases.....	1.16	4.47	21	1.38	4.63	23	1.70	5.01	22	1.87	5	25	2.11	5.10	24
Net loans and leases.....	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68	71.94	62.73	70
Debt securities over 1 year.....	16.50	19.46	42	15.83	15.55	52	16.92	14.60	61	15.03	14.63	55	14.12	14.83	46
Mutual funds and equity securities	0.11	0.06	73	0.10	0.05	76	0.11	0.06	74	0.10	0.06	76	0.21	0.06	87
Subtotal	77.87	79.22	35	81.12	78.16	53	88.45	79.65	83	86.96	79.97	75	86.27	79.31	68
Interest-bearing bank balances	11.82	8.50	73	8.35	7.51	58	1.01	3.06	26	0.94	3.04	27	2.55	3.46	49
Federal funds sold and reverse repos	0	0.54	58	0.02	0.82	66	0.03	1.57	62	0.02	1.66	61	0.04	1.81	59
Debt securities 1 year or less	1.12	1.56	54	1.74	1.68	62	0.38	1.91	24	0.96	1.96	42	0.47	1.86	28
Trading assets	0.01	0.49	43	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	90.83	91.77	38	91.23	91.05	55	89.86	89.53	53	88.88	89.74	39	89.34	89.84	40
Non-interest cash and due from depository institutions.....	2.67	0.82	98	3.39	1.07	98	3.74	1.14	98	4.96	1.21	99	4.15	1.22	98
Other real estate owned.....	0	0.01	21	0	0.02	22	0.02	0.03	45	0.05	0.04	63	0.04	0.05	52
All other assets.....	6.50	7.35	40	5.38	7.82	21	6.39	9.27	19	6.16	8.98	23	6.51	8.86	26
Memoranda															
Short-term investments	12.95	11.47	64	10.11	11.17	52	1.42	7.63	14	1.92	7.80	27	3.07	8.69	34
U.S. Treasury securities.....	1.74	1.47	70	1.52	0.84	77	1.72	1.03	72	1.66	1.04	73	1.47	1.02	68
US agency securities (excluding mortgage-backed securities)	0.17	0.82	40	0.31	0.63	51	0.38	0.54	53	0.81	0.69	68	1.35	0.75	76
Municipal securities	0.43	1.73	38	0.37	1.69	32	0.30	1.34	35	0.36	1.62	34	0.41	1.60	36
Mortgage-backed securities	14.54	14.14	56	14.51	11.75	65	14.81	11.44	72	13.07	11.13	61	11.25	11.06	51
Asset-backed securities	0.67	0.50	72	0.79	0.32	79	0.02	0.28	56	0.03	0.33	57	0.04	0.30	62
Other debt securities	0.07	0.53	39	0.05	0.42	44	0.06	0.39	46	0.07	0.41	48	0.07	0.38	52
Loans held-for-sale.....	0.35	0.55	63	1.12	0.52	80	1.30	0.39	87	0.32	0.30	62	0.42	0.33	71
Loans held for investment	61.97	58.06	62	65.86	61.72	58	71.78	63.50	70	73.36	63.93	76	73.44	62.63	75
Real estate loans secured by 1–4 family	4.79	11.46	21	6.54	11.91	27	6.51	13.29	25	6.19	13.46	23	6.17	13.44	24
Revolving	1.22	1.42	55	1.53	1.66	54	2.15	2.07	57	2.42	2.27	58	2.46	2.40	56
Closed-end, secured by first liens	3.45	9.67	19	4.85	9.81	27	4.14	10.69	23	3.54	10.57	19	3.49	10.35	19
Closed-end, secured by junior liens	0.11	0.17	50	0.16	0.22	51	0.23	0.28	56	0.23	0.31	51	0.21	0.34	46
Commercial real estate loans	16	22.69	31	16.16	22.22	31	16.46	22.23	35	16.42	21.58	37	15.90	19.88	40
Construction and land development.....	4.91	3.34	68	4.52	3.40	65	4.34	3.44	62	4.81	3.51	66	4.11	3.25	62
Multifamily.....	1.46	3.57	29	1.54	3.12	33	1.65	3.01	41	1.57	2.72	40	1.21	2.54	37
Nonfarm nonresidential	9.62	14.57	31	10.11	14.72	31	10.47	14.69	36	10.04	14.44	36	10.59	13.30	40
Real estate loans secured by farmland.....	1.39	0.30	90	1.71	0.33	92	1.72	0.36	89	1.82	0.41	89	1.88	0.32	90

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	35.57	61.05	17	36.44	57.15	20	33.78	57.46	17	33.17	56.49	16	32.43	54.84	17
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	35.57	61.05	17	36.44	57.15	20	33.78	57.46	17	33.17	56.49	16	32.43	54.84	17
Real estate loans secured by 1–4 family.....	7.68	19.86	16	9.76	19.43	21	8.91	20.75	16	8.40	21.10	15	8.35	21.45	16
Revolving	1.96	2.43	48	2.28	2.64	48	2.94	3.15	49	3.28	3.50	49	3.33	3.77	47
Closed-end.....	5.72	17.24	15	7.48	16.59	20	5.97	17.39	15	5.12	17.39	13	5.02	17.41	13
Commercial real estate loans	25.67	37.86	29	24.14	34.63	27	22.52	33.52	30	22.29	32.14	33	21.53	29.99	36
Construction and land development.....	7.89	5.65	69	6.74	5.26	65	5.94	5.09	62	6.53	5.20	64	5.56	4.90	59
1–4 family.....	0.44	1.18	41	0.38	0.93	40	0.63	0.94	50	0.46	1.02	42	0.30	0.89	41
Other.....	7.45	4.40	77	6.37	4.19	74	5.32	4.02	68	6.07	4.05	71	5.26	3.90	68
Multifamily.....	2.35	5.78	25	2.30	4.96	31	2.26	4.69	34	2.13	4.10	36	1.64	3.84	32
Nonfarm nonresidential	15.43	24.56	29	15.09	22.93	27	14.32	22.15	32	13.63	21.40	34	14.34	20.03	38
Owner-occupied.....	6.34	8.29	41	6.59	7.68	42	6.24	7.72	42	6.03	8.03	40	6.14	7.58	43
Other.....	9.09	15.94	29	8.50	14.95	28	8.09	14.34	29	7.60	13.38	28	8.20	12.45	33
Real estate loans secured by farmland.....	2.22	0.54	87	2.55	0.54	89	2.35	0.55	87	2.48	0.63	86	2.55	0.51	89
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	11.60	18.86	25	14.21	22.17	20	11.45	19.53	23	12.12	20.32	23	11.51	20.53	23
Loans to individuals	41.80	6.24	95	38.58	6.13	94	43.45	7.13	95	43.33	7.36	94	44.83	7.61	94
Credit card loans	36.12	0.53	96	34.54	0.65	96	38.69	0.81	96	38.47	1.02	95	39.39	1.12	95
Agricultural loans.....	9.17	0.34	97	8.71	0.32	97	8.99	0.37	96	8.85	0.46	96	8.38	0.33	96
Other loans and leases.....	1.86	8.75	20	2.06	9.09	23	2.33	9.85	20	2.54	9.66	24	2.85	10.32	22
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	182.75	391.81	14	194.83	381.27	17	199.34	391.26	20	199.25	379.80	22	201.24	366.85	24
Real estate loans secured by 1–4 family.....	39.45	126.06	16	52.17	125.03	24	52.57	138.18	19	50.46	137.84	19	51.82	138.55	19
Revolving	10.08	15.44	44	12.18	17.42	44	17.33	21.26	48	19.70	23.33	49	20.67	25.05	49
Closed-end.....	29.38	108.85	15	40	106.14	20	35.24	115.20	16	30.76	112.79	15	31.14	111.69	16
Commercial real estate loans	131.88	245.88	25	129.03	234.65	26	132.90	229.44	31	133.91	219.72	35	133.61	204.45	37
Construction and land development.....	40.51	35.95	58	36.06	35.62	57	35.08	34.95	54	39.23	35.36	58	34.49	32.91	56
1–4 family.....	2.25	7.42	38	2.02	6.34	37	3.71	6.61	48	2.78	7.04	39	1.83	6.16	39
Other.....	38.27	28.11	64	34.04	28.16	63	31.37	27.32	58	36.45	27.26	65	32.66	26.01	63
Multifamily.....	12.06	38.66	24	12.29	32.74	27	13.32	31.04	32	12.81	27.85	35	10.16	25.95	33
Nonfarm nonresidential	79.30	158.05	25	80.69	155.06	26	84.51	152.10	30	81.87	147.22	33	88.96	137.03	37
Owner-occupied.....	32.60	52.99	33	35.24	52.37	35	36.79	53.07	38	36.20	54.89	37	38.07	51.62	41
Other.....	46.71	102.54	25	45.45	100.54	28	47.71	97.41	30	45.67	91.80	29	50.89	84.09	37
Real estate loans secured by farmland.....	11.42	3.22	86	13.63	3.44	87	13.87	3.60	85	14.88	4.02	85	15.81	3.31	89
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	59.59	114.45	22	75.99	139.91	20	67.58	122.02	27	72.80	128.82	29	71.41	126.55	31
Loans to individuals	214.78	34.55	93	206.23	37.47	96	256.36	43.51	95	260.30	42.67	95	278.16	44.83	95
Credit card loans	185.57	2.77	96	184.65	3.30	97	228.29	4.34	96	231.10	5.31	96	244.40	5.73	96
Agricultural loans.....	47.13	1.86	97	46.54	1.88	97	53.05	2.18	97	53.19	2.72	97	52.02	1.88	97
Other loans and leases.....	9.54	51.06	18	11.01	49.54	18	13.74	52.44	17	15.24	51.79	20	17.69	52.78	21
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.85	30.07	28	18.11	27.32	26	16.90	26.45	29	16.89	24.79	34	16.08	23.09	35
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	102	195.33	23	96.83	183.76	24	99.71	178.57	29	101.45	167.93	32	99.75	156.17	36
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	134.59	252.85	23	132.07	240.85	25	136.50	236.10	30	137.65	225.98	33	137.82	210.40	35

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	12.95	11.47	64	10.11	11.17	52	1.42	7.63	14	1.92	7.80	27	3.07	8.69	34
Liquid assets	29.12	29.03	50	27.45	26.22	59	21.33	22.44	57	21.29	22.72	59	20.71	24.04	53
Investment securities	17.73	21.63	40	17.66	17.85	50	17.41	16.99	56	16.09	17.27	49	14.80	17.35	42
Net loans and leases	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68	71.94	62.73	70
Net loans, leases and standby letters of credit	61.74	59.49	57	65.71	62.48	55	71.91	64.84	64	72.52	65.07	68	72.48	63.89	69
Core deposits	84.57	75.71	89	81.21	70.67	86	72.28	63.09	67	72.47	62.13	68	73.84	61.26	71
Noncore funding	0.87	10.30	0	4.32	14.13	13	12.96	19.36	37	13.78	21.34	33	13.26	22.32	31
Time deposits of \$250K or more	0.55	1.58	20	0.77	2.11	20	1.93	2.94	34	2.66	2.89	49	2.28	2.57	50
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.21	1.23	34	0.63	1.47	46	0.85	1.94	48	0.10	1.97	21	1.15	2.23	48
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.21	0.54	49	0.62	0.54	58	0.82	0.48	61	0.08	0.54	35	1.11	0.73	60
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	1.21	1.24	58	3.76	3.01	62	2.77	3.67	45	1.22	3.96	26
Earning assets that reprice within 1 year	48.80	37.37	79	45.84	39.38	65	46.14	39.29	73	47.74	40.29	75	48.92	41.61	76
Interest-bearing liabilities that reprice within 1 year	2.68	6.39	18	3.88	8.20	20	7.92	10.19	40	8.30	10.01	50	6.79	8.46	45
Long-term debt that reprices within 1 year	0	0.26	30	1.21	0.47	82	1.32	0.96	74	2.99	1.34	78	3.17	1.58	75
Net assets that reprice within 1 year	46.12	29.65	87	40.75	29.11	79	36.90	26.63	79	36.45	27.38	73	38.96	29.77	74
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.51	-2.33	14	-7.14	3.20	20	13.05	14.45	49	13.63	16.62	44	11.81	17.03	37
Net short-term noncore funding dependence	-15.75	-7.71	24	-7.49	-4.76	32	11	3.38	74	9.64	4.66	63	6.97	4.83	54
Short-term investment / Short-term noncore funding	1,888.35	273.46	98	250.47	184.19	71	12.71	77.77	14	18.66	66.46	28	33.75	74.86	39
Liquid assets - short-term noncore funding / Nonliquid assets	40.12	36.68	61	32.27	28.18	60	12.95	16.97	50	13.95	16.04	57	14.66	18.16	50
Net loans and leases / Total deposits	71.90	72.79	49	77.93	79.43	45	90.06	90.31	45	89.09	90.08	46	87.94	90.14	40
Net loans and leases / Core deposits	72.44	78.25	42	80.28	88.34	37	98.81	103.93	45	99.11	105	43	97.42	105.65	45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.07	0.12	52	0.21	1.57	22	0.06	0.72	23	-0.24	-0.82	57	-0.13	-0.31	48
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.34	-0.25	83	5.96	4.31	74	2.42	1.36	78	-1.69	-1.98	55	-1.48	-0.77	36
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	3.09	14.28	42	3.73	11.38	50	4.83	12.67	50	6.01	16.19	38	7.92	15.76	46
Available-for-sale securities	96.31	83.77	59	95.72	87.23	47	94.54	85.40	52	93.36	81.88	63	92.08	84.24	53
U.S. Treasury securities	9.83	6.70	73	8.63	4.72	78	9.88	6.15	73	10.31	6.99	71	9.94	6.96	67
US agency securities (excluding mortgage-backed securities)	0.99	4.12	43	1.76	4.01	50	2.21	3.49	53	5.02	4.02	69	9.10	4.42	79
Municipal securities	2.42	8.22	42	2.12	9.83	35	1.73	7.75	32	2.25	9.16	35	2.75	9.31	35
Mortgage-backed securities	82.03	66.54	72	82.16	66.64	70	85.09	67.43	76	81.19	65.45	74	76.01	65.34	64
Asset-backed securities	3.78	2.50	70	4.50	1.91	77	0.14	1.66	56	0.18	2.05	57	0.25	1.74	60
Other debt securities	0.37	3.08	38	0.28	3.01	42	0.32	2.94	44	0.41	2.79	45	0.50	2.57	50
Mutual funds and equity securities	0.60	0.29	78	0.55	0.35	71	0.63	0.40	69	0.64	0.42	67	1.45	0.51	85
Debt securities 1 year or less	6.34	7.78	56	9.85	10.55	57	2.19	11.86	15	5.95	11.91	39	3.20	11.79	25
Debt securities 1 to 5 years	19.93	18.25	58	20.74	17.03	62	21.49	17.94	62	18.38	19.18	56	24.01	18.80	66
Debt securities over 5 years	73.13	71.11	42	68.87	69.86	43	75.70	66.02	53	75.03	64.73	55	71.34	64.73	49
Pledged securities	72.38	32.26	91	75.96	35.67	92	75.40	30.57	96	78.75	33.30	94	73.48	34.58	94
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	38.81	27.98	63	682.56	183.32	91	-23.02	26.69	16	-33.54	6.77	8	120.19	19.19	89
Investment securities	8.74	31.36	23	11.31	23.62	35	13.04	11.75	65	15.16	9.42	72	-0.90	8.45	23
Core deposits	12.84	16.94	43	23.25	26.88	43	4.23	11.23	26	3.97	7.29	45	4.16	12.19	37
Noncore funding	-78.22	-14.79	0	-63.48	-12.18	3	-1.70	6.59	39	10.11	10.67	56	45.64	5.59	86

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	35,240,025	31,857,677	32,902,162	32,234,680	31,377,913
Commit: Secured commercial real estate loans	1,440,947	1,532,438	1,106,665	952,805	1,235,409
Commit: Unsecured real estate loans	21,689	30,651	24,966	41,784	51,717
Credit card lines (reported semiannually, June/Dec)	29,659,290	25,969,875	27,947,138	27,763,803	26,599,589
Securities underwriting	0	0	0	0	0
Standby letters of credit	129,413	126,348	110,171	150,961	109,743
Commercial and similar letters of credit	79	671	443	517	1,663
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	205,077	575,579	189,923	116,243	144,738
Written options contracts (interest rate)	155,607	401,862	148,956	98,225	140,035
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	263,394	259,569	341,976	394,201	402,817
Futures and forward foreign exchange	341,647	238,641	186,146	130,713	43,991
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	131.04	22.78	97	128.37	22.01	97	145.43	23.52	97	148.91	24.05	97	153.55	24.03	97
Standby letters of credit	0.48	0.65	52	0.51	0.71	50	0.49	0.84	44	0.70	0.92	50	0.54	0.96	41
Commercial and similar letters of credit	0	0.02	45	0	0.02	49	0	0.02	44	0	0.02	40	0.01	0.03	44
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	3.59	46.30	16	5.95	48.62	17	3.83	68.47	14	3.42	65.81	16	3.58	75.35	15
Interest rate contracts	2.32	32.46	15	4.98	34.36	17	3.01	47.31	13	2.81	43.84	15	3.36	53.66	17
Interest rate futures and forward contracts	0.76	3.25	64	2.32	6.21	68	0.84	10.67	59	0.54	11.40	57	0.71	13.82	59
Written options contracts (interest rate)	0.58	1.41	57	1.62	2.18	62	0.66	2.47	56	0.45	2.16	50	0.69	2.60	54
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	0.98	20.49	14	1.05	20.83	11	1.51	28.86	14	1.82	26.74	15	1.97	25.60	15
Foreign exchange contracts	1.27	6.30	74	0.96	6.01	71	0.82	10.12	66	0.60	10.92	68	0.22	9.40	54
Futures and forward foreign exchange contracts	1.27	3.78	77	0.96	3.47	76	0.82	5.23	72	0.60	5.22	73	0.22	4.53	57
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	216	44.98	97	195.16	42.82	96	207.35	45.53	96	212.24	44.93	96	219.52	46.60	96

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	965,725	1,475,651	867,001	739,382	731,581
Interest rate contracts	624,078	1,237,010	680,855	608,669	687,590
Foreign exchange contracts.....	341,647	238,641	186,146	130,713	43,991
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	546,724	814,220	376,069	246,956	188,729
Written options	155,607	401,862	148,956	98,225	140,035
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	155,607	401,862	148,956	98,225	140,035
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	263,394	259,569	341,976	394,201	402,817
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	965,725	1,475,651	867,001	739,382	731,581
Interest rate contracts	624,078	1,237,010	680,855	608,669	687,590
Foreign exchange contracts.....	341,647	238,641	186,146	130,713	43,991
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	810,117	1,073,789	718,045	641,155	591,546
One year or less	631,932	889,565	546,308	388,030	328,797
Over 1 year to 5 years	41,940	44,412	28,539	72,692	64,410
Over 5 years	136,245	139,812	143,198	180,433	198,339
Gross negative fair value (absolute value)	9,143	13,935	5,712	6,068	7,227
Gross positive fair value.....	24,303	41,876	16,318	4,564	7,372
Held for trading.....	0	0	0	0	0
Non-traded.....	24,303	41,876	16,318	4,564	7,372
Current credit exposure on risk-based capital derivative contracts	22,819	30,413	14,979	3,829	6,623
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	64.62	94.17	8	83.83	94.10	17	78.53	93.44	19	82.32	92.91	21	93.99	92.20	39
Foreign exchange contracts	35.38	3.47	93	16.17	3.49	88	21.47	3.20	89	17.68	3.39	88	6.01	3.53	76
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	56.61	11.16	92	55.18	14.05	94	43.38	13.49	85	33.40	12.78	84	25.80	13.23	77
Written options	16.11	6.28	82	27.23	8.18	86	17.18	5.91	87	13.28	6.60	78	19.14	6.68	84
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	16.11	5.96	83	27.23	7.73	87	17.18	5.10	90	13.28	5.49	82	19.14	5.27	89
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	27.27	74.26	14	17.59	68.76	13	39.44	69.75	18	53.31	70.34	24	55.06	68.94	26
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	64.62	56.71	54	83.83	53.82	64	78.53	52.22	64	82.32	50.60	66	93.99	51.23	71
Foreign exchange contracts	35.38	0.40	96	16.17	0.46	95	21.47	0.34	95	17.68	0.57	94	6.01	0.60	90
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	83.89	92.53	21	72.77	91.48	17	82.82	93.86	16	86.71	94.47	24	80.86	95.63	18
One year or less	65.44	27.56	84	60.28	32.05	78	63.01	32.17	77	52.48	32.51	71	44.94	31.96	69
Over 1 year to 5 years	4.34	27.01	17	3.01	27.06	14	3.29	30.45	18	9.83	31.16	20	8.80	31.85	20
Over 5 years	14.11	29.89	35	9.47	29.56	26	16.52	28.09	37	24.40	28.71	52	27.11	29.43	51
Gross negative fair value (absolute value)	0.95	0.98	50	0.94	1.55	42	0.66	0.83	49	0.82	0.72	59	0.99	0.69	76
Gross positive fair value	2.52	1.34	93	2.84	2.23	65	1.88	1.19	79	0.62	0.85	31	1.01	0.71	77
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	20	0.01	0.07	21	0	0.06	16	0	0.06	24	0	0.06	27
Gross positive fair value (X)	0.01	0.05	26	0.02	0.09	22	0.01	0.07	25	0	0.06	16	0	0.06	26
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0.01	0.01	60	0.02	0.02	64	0.01	0.01	65	0	0.01	43	0	0.01	57
Current credit exposure (X)	0.01	0.04	33	0.01	0.06	28	0.01	0.05	30	0	0.04	22	0	0.04	33
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.11	0.46	33	0.16	0.85	28	0.08	0.73	30	0.02	0.53	20	0.04	0.53	29

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	440,342	376,824	402,621	392,692	327,644
Gross losses	233,740	338,861	403,244	374,075	330,320
Write-downs, transfers to loans held-for-sale	0	0	11,215	513	2,534
Recoveries	70,624	70,907	86,287	57,239	49,906
Net losses	163,116	267,954	316,957	316,836	280,414
Provision for loan and lease losses	6,903	331,472	291,160	326,765	345,462
Adjustments	0	0	0	0	0
Ending balance	284,129	440,342	376,824	402,621	392,692
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.03	-0.09	80	1.41	0.51	94	1.35	0.15	96	1.61	0.14	95	1.79	0.16
Provision for loan and lease losses / Average loans and leases	0.04	-0.16	79	2.03	0.82	92	1.83	0.24	95	2.15	0.24	94	2.42	0.28
Provision for loan and lease losses / Net loan and lease losses	4.23	-105.48	66	123.70	487.86	4	91.86	130.58	19	103.13	134.68	42	123.20	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.71	1.23	86	2.69	1.58	89	2.32	0.83	95	2.54	0.90	94	2.62	0.98
Allowance for loan and lease losses / Total loans and leases	1.70	1.20	86	2.65	1.55	89	2.28	0.81	95	2.52	0.89	94	2.60	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	1.74	21.39	0	1.64	11.58	2	1.19	8.03	5	1.27	7.54	3	1.40	8.39
Allowance for loan and lease losses / Nonaccrual assets	321.18	364.13	58	452.28	299.17	81	338.18	218.72	83	353.26	214.03	86	358.37	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	283.38	287.08	66	331.80	244.34	72	328.21	151.73	89	331.62	160.51	89	353.01	136.22
Gross loan and lease losses / Average loans and leases	1.43	0.19	96	2.08	0.34	95	2.54	0.28	95	2.46	0.30	94	2.31	0.33
Recoveries / Average loans and leases	0.43	0.08	95	0.43	0.07	94	0.54	0.08	96	0.38	0.09	93	0.35	0.09
Net losses / Average loans and leases	1	0.11	97	1.64	0.27	94	2	0.21	95	2.09	0.22	94	1.96	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0.07	0	97	0	0	84	0.02	0
Recoveries / Prior year-end losses	20.84	34.67	31	17.58	33.98	19	23.07	36.22	31	17.33	41.30	13	19.05	33.49
Earnings coverage of net loan and lease losses (X)	3.92	39.72	12	2.66	22.91	13	2.13	24.40	11	2.17	21.75	13	2.28	19.67
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	0.02	24	-0.01	0.04	10	-0.01	0.01	18	-0.04	0.02	9	0.01	0.02
Real estate loans secured by 1-4 family	-0.04	-0.02	22	-0.04	0.01	14	-0.01	0.01	27	-0.04	0.01	11	0.05	0.03
Revolving	-0.05	-0.07	36	-0.09	0.01	13	0.03	0.02	62	-0.04	0.03	18	-0.02	0.09
Closed-end	-0.04	-0.01	15	-0.02	0	20	-0.03	0	13	-0.05	0.01	12	0.09	0.02
Commercial real estate loans	0	0.04	21	0	0.07	8	-0.01	0.01	10	-0.05	0.01	7	-0.01	0.01
Construction and land development	-0.01	0	32	-0.02	0	23	-0.01	-0.01	32	-0.02	-0.03	34	-0.02	-0.02
1-4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0
Other	-0.01	0	27	-0.02	0	18	-0.01	-0.01	29	-0.02	-0.02	32	-0.02	-0.01
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01
Nonfarm nonresidential	0	0.05	22	0.01	0.11	24	-0.02	0.02	10	-0.07	0.02	3	-0.01	0.03
Owner-occupied	0	0.01	55	0.01	0.02	57	-0.01	0.01	9	-0.01	0.01	8	0	0.01
Other	0	0.04	25	0	0.08	8	0	0.01	16	-0.05	0.01	5	0	0.01
Real estate loans secured by farmland	0	0	54	0.01	0.02	75	0.01	0.01	77	0.01	0	78	0.01	0.01
Commercial and industrial loans	0.30	0.17	76	0.47	0.47	58	0.58	0.37	79	0.58	0.31	79	0.45	0.39
Loans to individuals	2.30	0.71	92	4	1.13	93	4.47	1.17	95	4.46	1.16	96	3.92	1.25
Credit card loans	2.52	1.84	75	4.22	2.92	77	4.66	3.11	81	4.62	2.92	87	4.12	2.92
Agricultural loans	-0.25	0.02	7	0.37	0.19	83	0.14	0.08	74	-0.05	0.15	9	0.50	0.18
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.21	0.10	77	-1.20	0.15	0	-4.31	0.15	0	0.11	0.14	59	0.20	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	70,152		122,043		154,175		123,439		103,561						
90+ days past due loans and leases	11,800		35,353		3,387		7,437		1,664						
Nonaccrual loans and leases	88,465		97,360		111,426		113,974		109,578						
Total past due and nonaccrual loans and leases	170,417		254,756		268,988		244,850		214,803						
Restructured 30–89 days past due	3,765		5,984		9,100		14,302		5,940						
Restructured 90+ days past due	9,856		1,824		1,669		1,604		333						
Restructured nonaccrual	5,321		6,028		9,387		10,326		8,636						
Total restructured loans and leases	18,942		13,836		20,156		26,232		14,909						
30–89 days past due loans held for sale	0		0		2,674		0		3,996						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		2,674		0		3,996						
Restructured loans and leases in compliance	52,488		73,411		79,556		78,468		78,988						
Other real estate owned	98		569		3,593		10,767		7,209						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.42	0.32	71	0.73	0.39	84	0.93	0.43	88	0.77	0.44	85	0.69	0.47	83
90+ days past due loans and leases	0.07	0.10	67	0.21	0.12	80	0.02	0.15	34	0.05	0.17	45	0.01	0.20	22
Nonaccrual loans and leases	0.53	0.46	66	0.59	0.66	51	0.67	0.51	71	0.71	0.54	75	0.73	0.63	64
90+ days past due and nonaccrual loans and leases	0.60	0.62	58	0.80	0.85	54	0.69	0.71	54	0.76	0.75	57	0.74	0.88	45
30–89 days past due restructured	0.02	0.01	84	0.04	0.01	83	0.06	0.01	87	0.09	0.02	91	0.04	0.02	79
90+ days past due restructured	0.06	0	93	0.01	0.01	86	0.01	0.01	81	0.01	0.01	80	0	0.01	65
Nonaccrual restructured	0.03	0.10	29	0.04	0.13	24	0.06	0.14	35	0.06	0.16	30	0.06	0.20	21
30–89 days past due loans held for sale	0	0	40	0	0	38	0.02	0	92	0	0	37	0.03	0	90
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.42	0.32	71	0.73	0.40	84	0.93	0.43	88	0.77	0.44	85	0.69	0.47	83
90+ days past due assets	0.07	0.10	67	0.21	0.12	80	0.02	0.15	32	0.05	0.18	42	0.01	0.20	21
Nonaccrual assets	0.53	0.47	66	0.59	0.67	51	0.67	0.53	71	0.71	0.57	73	0.73	0.64	62
30+ days past due and nonaccrual assets	1.02	0.97	64	1.53	1.29	70	1.63	1.19	76	1.54	1.26	70	1.42	1.39	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.37	0.36	62	0.53	0.52	58	0.51	0.44	65	0.56	0.48	68	0.54	0.54	55
90+ days past due and nonaccrual assets + other real estate owned	0.37	0.37	61	0.54	0.55	58	0.52	0.48	62	0.61	0.52	67	0.58	0.59	50
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.58	0.41	75	0.72	0.60	67	0.91	0.53	86	1.01	0.60	86	0.99	0.72	76
Allowance for loan and lease losses	54.44	62.64	53	40.68	66.66	27	54.49	115.41	19	54.42	118.28	19	51.45	129.01	8
Equity capital + allowance for loan and lease losses	4.81	3.60	72	5.71	4.97	65	7.39	4.28	80	8.53	4.79	86	8.58	5.78	78
Tier 1 capital + allowance for loan and lease losses	4.74	4.30	64	5.76	6.05	53	7.33	5.65	72	8.25	6.16	72	8.31	7.35	63
Loans and leases + other real estate owned	0.92	0.71	69	1.08	0.97	63	1.24	0.85	81	1.37	0.96	80	1.34	1.15	68

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.20	0.26	44	0.85	0.39	87	0.68	0.38	84	0.50	0.42	69	0.27	0.44	30
	90+ days past due		0.05	0.12	66	0.55	0.16	87	0.04	0.16	52	0.04	0.22	47	0.02	0.26	37
	Nonaccrual.....		0.42	0.52	51	0.20	0.76	12	0.27	0.46	32	0.30	0.57	29	0.35	0.69	26
Commercial and industrial	30–89 days past due		0.40	0.24	76	0.28	0.23	71	1.07	0.31	91	0.35	0.30	66	0.33	0.32	60
	90+ days past due		0.02	0.04	56	0.08	0.03	81	0.01	0.05	38	0.22	0.05	90	0.01	0.05	52
	Nonaccrual.....		0.16	0.57	19	0.18	0.75	14	0.27	0.83	20	0.27	0.76	25	0.31	0.93	23
Individuals	30–89 days past due		0.71	0.63	60	0.87	0.83	56	1.19	0.83	69	1.26	0.84	74	1.23	0.97	68
	90+ days past due		0	0.09	42	0.01	0.14	42	0.01	0.17	41	0.01	0.16	38	0.01	0.19	33
	Nonaccrual.....		0.60	0.17	90	0.88	0.28	90	1.17	0.17	96	1.27	0.23	94	1.21	0.24	91
Depository institution loans	30–89 days past due			0.01			0			0				0			0
	90+ days past due			0			0			0				0			0.05
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0.01	0.07	63	0.55	0.17	85	0.65	0.24	81	0.20	0.17	71	0.08	0.17	63
	90+ days past due		0.54	0	98	0	0	89	0	0	42	0	0	43	0	0	83
	Nonaccrual.....		1.15	0.70	83	1.67	0.49	86	0.47	0.67	65	0.37	0.75	59	0.37	0.96	52
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0.21	0.12	77	0.17	0.18	66	0.29	0.20	70	0.09	0.17	53	0.08	0.20	55
	90+ days past due		0	0.01	34	0	0.01	72	0	0.01	70	0	0.01	71	0	0.02	56
	Nonaccrual.....		0.05	0.09	61	0.03	0.15	48	0.05	0.13	52	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
		0.27	0.46	33	0.42	0.65	36	0.47	0.67	42	0.48	0.71	38	0.27	0.74	17
1–4 family	30–89 days past due	0.19	0.24	75	0.12	0.33	64	0.14	0.31	66	0.17	0.46	63	0.05	0.49	45
	90+ days past due	0.39	0.71	35	0.35	0.89	20	0.39	0.73	28	0.49	0.86	33	0.68	0.97	45
Revolving	30–89 days past due	0.19	0.28	43	0.33	0.48	40	0.20	0.45	23	0.17	0.50	20	0.24	0.61	22
	90+ days past due	0	0.02	71	0	0.03	63	0	0.05	53	0	0.05	50	0	0.07	45
	Nonaccrual	0.64	1.18	54	0.60	1.13	42	0.46	1	37	0.29	1.17	21	0.37	1.17	28
Closed-end	30–89 days past due	0.29	0.49	39	0.45	0.65	40	0.60	0.70	57	0.68	0.75	54	0.29	0.79	22
	90+ days past due	0.26	0.26	75	0.15	0.38	69	0.21	0.35	73	0.28	0.53	70	0.09	0.57	53
Junior lien	Nonaccrual	0.31	0.67	25	0.27	0.87	18	0.35	0.70	30	0.62	0.84	41	0.89	0.96	55
	30–89 days past due	0.01	0.01	68	0.03	0.02	77	0.03	0.02	69	0.08	0.03	89	0.04	0.03	62
	90+ days past due	0	0	36	0	0	74	0	0	61	0	0	54	0	0	51
	Nonaccrual	0.07	0.03	80	0.06	0.04	69	0.07	0.04	71	0.07	0.06	65	0.14	0.07	74
Commercial real estate	30–89 days past due	0.18	0.15	68	1.10	0.26	95	0.81	0.18	96	0.53	0.17	92	0.21	0.18	61
	90+ days past due	0.01	0.01	78	0.78	0.02	98	0.01	0.03	49	0	0.03	41	0.01	0.04	41
	Nonaccrual	0.36	0.38	56	0.03	0.62	6	0.06	0.23	21	0.12	0.28	29	0.09	0.34	25
Construction and development	30–89 days past due	0.30	0.17	77	2.35	0.28	95	2.38	0.28	95	0.39	0.21	75	0.55	0.23	80
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0.01	0.19	29	0	0.24	21
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0.10	0.06	77	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0.30	0.13	81	2.35	0.22	95	2.28	0.20	95	0.39	0.13	83	0.55	0.13	88
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0.01	0.15	34	0	0.18	25
Multifamily	30–89 days past due	0.87	0.07	96	2.30	0.09	97	1.41	0.08	99	0.89	0.10	97	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	3.85	0.17	99	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0.01	0.13	18	0.36	0.23	72	0.06	0.14	32	0.54	0.17	93	0.10	0.17	36
	90+ days past due	0.02	0.01	85	1.24	0.02	99	0.01	0.03	56	0	0.03	46	0.01	0.04	50
	Nonaccrual	0.02	0.45	9	0.05	0.80	8	0.09	0.28	21	0.19	0.30	42	0.14	0.38	27
Owner Occupied	30–89 days past due	0.01	0.04	30	0.04	0.07	51	0.06	0.07	53	0.40	0.09	97	0.10	0.07	65
	90+ days past due	0.01	0	83	0	0	33	0	0.01	62	0	0.01	25	0.01	0.02	61
	Nonaccrual	0.02	0.17	18	0.05	0.27	17	0.09	0.16	37	0.12	0.17	46	0.13	0.21	40
Other	30–89 days past due	0	0.08	14	0.32	0.14	77	0	0.07	19	0.14	0.07	78	0	0.09	11
	90+ days past due	0.01	0	88	1.24	0.01	99	0	0.01	64	0	0.01	63	0	0.02	25
	Nonaccrual	0	0.23	7	0	0.44	11	0.01	0.10	21	0.07	0.13	48	0.01	0.14	21
Farmland	30–89 days past due	0.18	0.10	79	0.05	0.11	62	0.22	0.23	65	0.23	0.25	68	0.85	0.27	84
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	1.26	0.69	81	1.30	1.13	69	1.83	0.84	76	1.30	1.23	69	1.48	1.07	67
Credit card	30–89 days past due	0.76	0.81	40	0.89	0.95	41	1.24	1.19	48	1.32	1.22	56	1.30	1.08	70
	90+ days past due	0	0.45	14	0	0.63	13	0.01	0.78	25	0.01	0.73	25	0.01	0.75	19
	Nonaccrual	0.68	0.10	90	0.95	0.05	94	1.28	0.11	95	1.39	0.09	97	1.35	0.08	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-419,637	-332,968	-333,285	-266,041	-232,469										
Retained earnings	3,412,160	3,018,257	2,778,464	2,542,844	2,299,072										
Accumulated other comprehensive income (AOCI)	-60,382	13,249	-42,817	-111,530	-103,446										
Common equity tier 1 minority interest	389	358	225	195	168										
Common equity tier 1 capital before adjustments/deductions	2,932,530	2,698,896	2,402,587	2,165,468	1,963,325										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	164,993	166,666	169,904	174,305	176,695										
Accumulated other comprehensive income-related adjustments	-60,383	13,249	-42,818	-111,529	-103,445										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,827,920	2,518,981	2,275,501	2,102,692	1,890,075										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,827,920	2,518,981	2,275,501	2,102,692	1,890,075										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	149,719	149,693	149,669	149,644	149,619										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	34	32	30										
Additional tier 1 capital before deductions	149,719	149,693	149,703	149,676	149,649										
Less: Additional tier 1 capital deductions	0	0	0	0	57										
Additional tier 1 capital	149,719	149,693	149,703	149,676	149,592										
Tier 1 Capital	2,977,639	2,668,674	2,425,204	2,252,368	2,039,667										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	148,706	148,496	148,286	148,076	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	5	8,385	16,527										
Allowance for loan and lease losses in tier 2 capital	258,915	245,072	248,600	238,258	228,683										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					125										
Tier 2 capital before deductions	407,621	393,568	396,891	394,719	245,335										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	11,009	10,422	9,816										
Tier 2 capital	407,621	393,568	385,882	384,297	235,519										
Exited advanced approach tier 2 capital															
Total capital	3,385,260	3,062,242	2,811,086	2,636,665	2,275,186										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	26,069,829	24,368,860	22,110,511	20,931,860	19,659,590										
Less: Deductions from common equity tier 1 capital	164,993	166,666	169,904	174,305	176,751										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	25,904,836	24,202,194	21,940,607	20,757,555	19,482,839										
Total risk-weighted assets	20,665,908	19,380,058	19,713,620	18,850,206	18,092,622										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.68	12.37	74	13	12.35										
Common equity tier 1 capital, column B	0	0.29	46	0	0.30										
Tier 1 capital, column A	14.41	13.11	74	13.77	13.08										
Tier 1 capital, column B	0	0.34	46	0	0.34										
Total capital, column A	16.38	14.91	77	15.80	15.23										
Total capital, column B	0	0.37	46	0	0.39										
Tier 1 leverage	11.49	8.98	91	11.03	9.13										
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72											
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	13.68	12.37	74	13	12.35	66	11.54	12.11	44	11.15	12.09	41	10.45	12.16	27
	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
	14.41	13.11	74	13.77	13.08	71	12.30	12.78	46	11.95	12.85	40	11.27	12.95	26
	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
	16.38	14.91	77	15.80	15.23	68	14.26	14.36	60	13.99	14.45	52	12.58	14.63	19
	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
	11.49	8.98	91	11.03	9.13	90	11.05	9.76	80	10.85	9.71	83	10.47	9.53	80
		6.71		8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			27			20			27			58			566	35.00	-96.67
Other insurance activities income			27			20			27			58			566	35.00	-96.67
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			386,386			7,755			7,602			7,545			7,388	4882.41	5271.69

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0	0.36	27	0	0.41	26	0	0.47	24	0	0.47	24	0.04	0.55	34			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.85	12	45	0.25	11.03	9	0.27	11.51	11	0.28	10.22	14	0.30	9.84	16			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			7,727			5,220			4,851			4,742			4,285			
Net assets of broker-dealer subsidiaries / Consolidated assets	0.03	0.46	78	0.02	0.75	75	0.02	1.39	70	0.02	1.79	68	0.02	1.54	66			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	61	11	18	15	66
Real estate loans.....	48	0	0	0	0
Commercial and industrial loans	13	11	18	15	66
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	61	11	18	15	66
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits.....	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	454.55	6.83	96	-38.89	-2.40	11	20	22.48	74	-77.27	7.24	5	633.33	21.19	96
Total selected assets.....	454.55	9.48	97	-38.89	2.04	10	20	12.40	78	-77.27	3.24	6	633.33	21.86	95
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,424,624	1,951,950	2,614,056	2,905,734	3,062,643	-27.02	-48.91
1–4 family residential loans		1,424,624	1,951,950	2,614,056	2,905,734	3,062,643	-27.02	-48.91
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities.....		5.30	7.87	11.55	13.42	14.99		
1–4 family residential loans		5.30	7.87	11.55	13.42	14.99		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
1–4 family residential loans		13.10	17.20	18.81	19.74	21.04		
Home equity lines		1.81	2.04	2.54	2.77	2.77		
Credit card receivables.....		33.29	30.91	33.41	32.54	32.74		
Auto loans and other consumer loans.....		4.93	3.27	3.70	3.68	4.07		
Commercial and industrial loans		10.69	12.72	9.89	10.25	9.57		
All other loans and leases.....		36.18	33.85	31.66	31.01	29.81		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	2.14	2.66	0.06	0	0		
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	22,888	28,425	39,012	34,293	49,340	-19.48	-50.80
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	22,888	28,425	39,012	34,293	49,340	-19.48	-50.80
90+ Days Past Due Securitized Assets							
1–4 family residential loans	8,468	12,746	11,245	11,155	16,657	-33.56	-40.87
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	8,468	12,746	11,245	11,155	16,657	-33.56	-40.87
Total past due securitized assets.....	31,356	41,171	50,257	45,448	65,997	-23.84	-48.46
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.61	1.46	1.49	1.18	1.61
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.61	1.46	1.49	1.18	1.61
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.59	0.65	0.43	0.38	0.54
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.59	0.65	0.43	0.38	0.54
Total past due securitized assets percent of securitized assets	2.20	2.11	1.92	1.56	2.15
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.08	1.06	1.25	1.07	1.35
Home equity lines	0.19	0.33	0.20	0.17	0.24
Credit card receivables	0.76	0.89	1.24	1.32	1.30
Commercial and industrial loans	0.40	0.28	1.07	0.35	0.33
All other loans and leases	0.17	0.83	0.70	0.45	0.28
Total managed loans past due 30–89 days	0.51	0.81	1.01	0.84	0.84
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.46	0.46	0.37	0.36	0.45
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0.01	0.01	0.01
Commercial and industrial loans	0.02	0.08	0.01	0.22	0.01
All other loans and leases	0.12	0.46	0.01	0	0.01
Total managed loans past due 90+ days	0.11	0.26	0.08	0.10	0.10
Total Past Due Managed Assets	0.62	1.07	1.09	0.94	0.94
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	-0.01	-0.01	-0.01	0.02
Home equity lines	-0.05	-0.09	0.03	-0.04	-0.02
Credit card receivables	2.52	4.22	4.66	4.62	4.12
Commercial and industrial loans	0.30	0.47	0.58	0.58	0.45
All other loans and leases	0.07	0.22	0.12	0.35	0.44
Net Losses on Managed Assets Percent of Total Managed Assets	0.90	1.44	1.66	1.68	1.54

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	257,857	127,796	156,525	119,119	93,948	101.77	174.84
Dividends	253,002	121,554	143,868	110,021	90,006	108.14	181.09
Interest	210	1,641	8,246	4,819	0	-87.20	
Management and service fees	4,645	4,601	4,411	4,279	3,942	0.96	21.82
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	160	144	138	133	222	11.11	-54.67
Dividends	0	0	0	0	111		-100.00
Interest	2	1	0	4	0	100.00	-98.35
Management and service fees	108	92	87	79	70	17.39	58.82
Other income	50	51	51	50	41	-1.96	31.58
Income from subsidiary holding companies	0	0					
Dividends	0	0					
Interest	0	0					
Management and service fees	0	0					
Other income	0	0					
Total income from subsidiaries	258,017	127,940	156,663	119,252	94,170	101.67	173.98
Securities gains (losses)	0	0	0	0	561		
Other operating income	4,925	3,395	4,901	-53	3,467	45.07	64.88
Total operating income	262,942	131,335	161,564	119,199	98,198	100.21	170.63
Operating Expenses							
Personnel expenses	37,009	13,875	12,996	7,461	4,040	166.73	450.81
Interest expense	6,772	6,772	6,772	5,370	0	0.00	
Other expenses	4,286	5,229	7,989	7,795	6,661	-18.03	-37.95
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	48,067	25,876	27,757	20,626	10,701	85.76	252.99
Income (loss) before taxes	214,875	105,459	133,807	98,573	87,497	103.75	157.20
Applicable income taxes (credit)	-8,534	-3,783	-1,828	-2,366	-1,571		
Extraordinary items					0		
Income before undistributed income of subsidiaries	223,409	109,242	135,635	100,939	89,068	104.51	161.21
Equity in undistributed income of subsidiaries	269,979	186,881	157,304	179,167	46,576	44.47	104.50
Bank subsidiaries	266,096	185,694	156,776	175,877	38,371	43.30	116.05
Nonbank subsidiaries	3,883	1,187	528	3,290	8,205	227.13	-56.13
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	493,388	296,123	292,939	280,106	135,644	66.62	126.80
Memoranda							
Bank net income	519,098	307,248	300,644	285,898	128,377	68.95	143.51
Nonbank net income	3,883	1,187	528	3,290	8,316	227.13	-56.75
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,798,917	82.27	2,606,432	83.24	2,369,422	84.01	2,144,197	1,957,396	7.38	44.49
Common and preferred stock		2,798,468	82.26	2,606,011	83.23	2,364,246	83.82	2,138,752	1,952,124	7.39	44.82
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		449	0.01	421	0.01	5,176	0.18	5,445	5,272	6.65	-90.53
Investment in nonbank subsidiaries		57,591	1.69	53,708	1.72	52,521	1.86	52,005	49,266	7.23	40.88
Common and preferred stock		57,587	1.69	53,704	1.72	52,517	1.86	51,989	48,699	7.23	42.21
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		4	0	4	0	4	0	16	567	0.00	-98.96
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		5,129	0.15	133	0	593	0.02	686	125	3756.39	57.57
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		496,315	14.59	432,053	13.80	361,538	12.82	334,320	158,117	14.87	120.25
Cash and due from unrelated depository institution		87	0	87	0	87	0	87	87	0.00	-99.71
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	17		-100.00
Intangible assets		4,507	0.13	4,507	0.14	4,507	0.16	4,507	4,507	0.00	0.00
Other assets		39,445	1.16	34,299	1.10	31,857	1.13	30,069	32,988	15.00	13.29
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		3,401,991	100.00	3,131,219	100.00	2,820,525	100.00	2,565,871	2,202,503	8.65	49.47
Liabilities and Capital											
Deposits		1	0	2	0	1	0	296	247	-50.00	-99.60
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		148,706	4.37	148,496	4.74	148,286	5.26	148,076	0	0.14	
Other liabilities		166,379	4.89	129,416	4.13	115,096	4.08	97,517	84,276	28.56	78.91
Balance due to subsidiaries and related institutions		154,765	4.55	154,766	4.94	154,867	5.49	154,900	155,103	0.00	-0.08
Total liabilities		469,851	13.81	432,680	13.82	418,250	14.83	400,789	239,626	8.59	89.36
Equity Capital		2,932,140	86.19	2,698,539	86.18	2,402,275	85.17	2,165,082	1,962,877	8.66	44.59
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		1,575	0.05	1,575	0.05	1,575	0.06	1,575	1,575	0.00	0.00
Common surplus		11,177	0.33	8,987	0.29	7,474	0.26	6,171	5,353	24.37	167.52
Retained earnings		3,412,160	100.30	3,018,257	96.39	2,778,463	98.51	2,542,844	2,299,072	13.05	55.64
Accumulated other comprehensive income		-60,383	-1.77	13,249	0.42	-42,817	-1.52	-111,529	-103,446		
Other equity capital components		-432,389	-12.71	-343,529	-10.97	-342,420	-12.14	-273,979	-239,677		
Total liabilities and equity capital		3,401,991	100.00	3,131,219	100.00	2,820,525	100.00	2,565,871	2,202,503	8.65	49.47
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		150,000	4.41	150,000	4.79	150,000	5.32	150,000	150,000	0.00	-3.00
Notes payable to subsidiaries that issued TPS		150,000	4.41	150,000	4.79	150,000	5.32	150,000	150,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	16.99	11.94	88	11.32	7.29	83	11.97	9.68	74	13.32	10.40	84	6.49	7.61	35
Profitability															
Net income / Average equity capital	18.95	11.80	90	12.30	7.45	86	13.17	10.51	79	14.14	11.19	79	6.54	8.74	31
Bank net income / Average equity investment in banks	6.94	13.12	43	2.24	9.75	33	1.01	7.89	24	6.45	7.10	55	18.86	4.73	90
Nonbank net income / Average equity investment in nonbanks	10.11			7.01			8.55			8.78			6.82		
Subsidiary HCs net income / Average equity investment in sub HCs	105.21	96.79	75	103.76	88.16	58	102.63	82.22	52	102.07	82.56	45	94.64	80.64	33
Bank net income / Parent net income	0.79	3.40	49	0.40	3.59	43	0.18	5.93	37	1.17	3.78	60	6.13	7.76	75
Nonbank net income / Parent net income		65.35			68.34			74			72.48			82.97	
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	16.02	16.81	65	16.03	20.06	59	17.41	20.43	65	18.51	20.88	64	12.21	19.94	50
Total debt / Equity capital	5.07	11.71	36	5.50	14.41	37	6.17	14.31	47	6.84	14.69	50	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	10.19	13.63	45	11.06	16.67	48	12.42	16.36	58	13.77	17.10	58	7.64	16.10	42
Total debt + Loans guaranteed for affiliate / Equity capital	5.07	11.77	35	5.50	14.68	36	6.17	14.56	46	6.84	15.14	49	0	14.35	14
Total debt / Equity capital – excess over fair value	5.07	11.81	36	5.50	14.52	36	6.17	14.51	47	6.84	14.81	50	0	14.10	14
Long-term debt / Equity capital	5.07	10.95	36	5.50	13.56	38	6.17	13.04	49	6.84	13.37	51	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	49.06	39.86	54	48.89	34.67	60	22.76	28.44	48	15.66	28.63	41	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	97.41	103.22	15	98.56	102.81	24	100.60	103.22	40	101.19	103.10	44	101.93	102.10	47
Total investment in subs / Equity capital	97.42	108.40	8	98.58	110.16	13	100.82	111.07	30	101.44	112.48	33	102.23	111.30	38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.15	0.29	24	-0.13	0.47	25	0.05	0.36	39	0.09	0.35	42	0.28	0.52	47
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82		0.06	1.22	8	0.11	1.22	9	0.36	2.64	11
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	184.20	152.85	67	164.70	136.59	72	192.38	177.68	60	160.72	162.34	51	251.96	141.81	88
Cash from ops + noncash items + op expense / Op expense + dividend	205.89	154.48	71	185.06	147.24	74	211.12	190.27	66	182.20	174.91	59	198.18	148.20	76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	143.76	98.54	82	186.12	134.08	79	132.32	116.34	67	332.80	103.19	97	-79.96	92.33	7
Pretax operating income + interest expense / Interest expense	3,272.99	1,835.33	82	1,657.28	2,016.32	67	2,075.89	1,968.54	70	1,935.62	2,898.75	71		1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,232.33	1,770.77	73	1,060.46	1,539.23	59	1,087.29	1,632.83	49	941.93	1,369.37	47	1,935.09	1,547.94	77
Dividends + interest from subsidiaries / Interest expense + dividends	238.31	174.12	72	195.24	150.43	74	237.34	210.80	70	189.70	188.90	56	311.65	172.51	86
Fees + other income from subsidiaries / Salary + other expenses	11.63	11.92	71	24.83	13.95	73	21.68	16.52	69	28.89	16.08	71	37.87	16.39	77
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	14.78	3.44	93	13.79	3.85	88	12.94	2.64	90	13.17	2.61	91	7.42	3.24	75
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.22	1.76	59	0.22	2.66	58	0.23	5.62	53	0.23	5.50	53	0.24	5.68	52
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	44.53	66.37	38	51.56	81.10	28	42.26	57.84	41	54.66	57.26	57	32.47	68.72	24
Dividends declared / Net income	20.16	28.27	32	19.02	42.29	19	19.57	33.08	28	19.70	27.33	29	21.32	31.29	28
Net income – dividends / Average equity.....	13.56	8.62	85	9.16	4.14	89	9.63	6.46	85	10.70	7.33	86	5.11	5.03	50
Percent of Dividends Paid															
Dividends from bank subsidiaries	254.31	155.92	76	215.79	132.17	77	251	178.13	72	199.43	157.73	60	311.27	130.71	88
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0.38	12.57	55
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	254.31	203.53	70	215.79	174.85	72	251	260.40	60	199.43	215.26	48	311.65	196.35	79
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	48.74	45.96	51	39.56	60.28	33	47.85	66.55	30	38.48	60.71	26	70.11	59	67
Interest income from bank subsidiaries.....	0.04	0.11	68	0.53	0.36	77	2.74	0.54	89	1.69	0.52	81	0	0.76	17
Management and service fees from bank subsidiaries	0.89	0.88	81	1.50	1.47	79	1.47	1.55	77	1.50	1.88	77	3.07	2.98	75
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	49.67	51.33	48	41.59	62.88	32	52.06	69.36	32	41.66	63.43	29	73.18	62.82	62
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	62.63	8	0	56.39	15	0	82.95	12	0	51.40	17	1.33	102.35	30
Interest income from nonbank subsidiaries.....	0.05	2.44	63	0.08	7.38	64	0	20.25	26	0.12	18.56	54	0	8.11	24
Management and service fees from nonbank subsidiaries	2.78	0.37	89	7.75	0.86	90	16.48	1.92	89	2.40	2.96	85	0.84	0.85	78
Other income from nonbank subsidiaries.....	1.29	0.07	91	4.30	0.16	94	9.66	1.06	91	1.52	0.15	91	0.49	0.81	84
Operating income from nonbank subsidiaries	4.12	87.22	12	12.13	79.84	26	26.14	150.41	21	4.04	99.33	18	2.67	165.35	15
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.22	74.16	50	92.55	69.76	48	89.05	67.32	45	92.30	65.18	53	91.66	59.17	63
Interest income from bank subsidiaries.....	0.08	0.23	65	1.25	0.63	80	5.10	0.80	90	4.04	0.92	88	0	0.94	17
Management and service fees from bank subsidiaries	1.77	1.44	80	3.50	1.87	80	2.73	1.81	78	3.59	2.01	78	4.01	2.17	79
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	98.07	83.13	48	97.31	82.20	48	96.88	78.80	44	99.93	74.20	80	95.67	69.23	54
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0.11	2.65	54
Interest income from nonbank subsidiaries.....	0	0.18	72	0	0.73	72	0	1.19	30	0	2.32	61	0	2.79	27
Management and service fees from nonbank subsidiaries	0.04	0.01	88	0.07	0.02	89	0.05	0.06	86	0.07	0.03	88	0.07	0.07	86
Other income from nonbank subsidiaries.....	0.02	0.01	92	0.04	0.01	92	0.03	0.04	88	0.04	0.02	89	0.04	0.17	85
Operating income from nonbank subsidiaries	0.06	4.67	39	0.11	4.70	43	0.09	7.29	31	0.11	7.64	39	0.23	9.99	39
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	100.87	26.38	87	101.01	27.08	88	101.16	28.33	89	101.30	26.53	90		39.18	